

2007 Benefit Design: Blue Shield

Current Basic Rate Increase		13.09%	\$436.11
Benefit Options	Annual Savings	Single Party Monthly Rate Increase Reduction	
Office visit copay (\$10 to \$15)	\$18.5 million	-1.41%	\$5.44
ER copay (\$50 to \$75)	\$3.9 million	-0.30%	\$1.14
Hospital inpatient (\$0 to \$100)	\$5.7 million	-0.43%	\$1.67
Ambulatory surgery (\$0 to \$25)	\$0.2 million	-0.01%	\$0.05
Subtotal¹	\$28.2 million	-2.15%	\$8.30
Plan Changes	Annual Savings	Single Party Monthly Rate Increase Reduction	
Withdraw from EPO counties ²	\$9.1 million	-0.69%	\$2.67
POS in eight counties ³	\$42.2 million	-3.22%	\$12.42
Subtotal¹	\$51.2 million	-3.91%	\$15.08
Basic Rate Increase with Benefit/Plan Changes⁴	\$79.4 million	7.03%	\$412.73

¹ For all the benefit options combined, the monthly *family* premium rate reduction is \$21.58, annualized to \$258.96. For both plan changes, the reduction is \$39.21, annualized to \$470.50.

² EPO counties are: Colusa, Lake, Mendocino, Plumas, and Sierra.

³ POS counties are: Butte, portions of El Dorado, Glenn, Mariposa, Napa, San Luis Obispo, San Mateo, and Sonoma.

⁴ Due to rounding, totals may not sum exactly.

2007 Benefit Design: Kaiser

Current Basic Rate Increase		10.07%	\$401.69
Benefit Options	Annual Savings	Single Party Monthly Rate Increase Reduction	
Office visit copay (\$10 to \$15)	\$18.6 million	1.44%	\$5.26
ER copay (\$50 to \$75)	\$1.9 million	0.14%	\$0.53
Hospital inpatient (\$0 to \$100)	\$2.1 million	0.16%	\$0.59
Ambulatory surgery (\$10 to \$25)	\$0.2 million	0.01%	\$0.05
Total¹	\$22.7 million	1.76%	\$6.43
Basic Rate Increase with Benefit Changes²	\$22.7 million	8.31%	\$395.26

¹ For all the benefit design options combined, the monthly *family* premium rate reduction is \$16.72, annualized to \$200.62.

² Due to rounding, totals may not sum exactly.

2007 Benefit Design: WHA

Current Basic Rate Increase		11.80%	\$395.85
Benefit Options	Annual Savings	Single Party Monthly Rate Increase	
Office visit copay (\$10 to \$15)	\$0.6 million	1.02%	\$3.60
ER copay (\$50 to \$75)	\$0.3 million	0.46%	\$1.62
Hospital inpatient (\$0 to \$100)	\$0.1 million	0.22%	\$0.79
Ambulatory surgery (\$0 to \$25)	\$0.04 million	0.07%	\$0.24
Total¹	\$1.1 million	1.77%	\$6.25
Basic Rate Increase with Benefit Changes²	\$1.1 million	10.03%	\$389.60

¹ For all benefit options combined, the monthly *family* premium rate reduction is \$16.25, annualized to \$195.00.

² Due to rounding, totals may not sum exactly.